

Certificate Number: 13858-PAE-DE-039296253

Bankruptcy Case Number: 20-13752



13858-PAE-DE-039296253

## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on January 31, 2025, at 5:44 o'clock PM EST, Zachery D Frey completed a course on personal financial management given by internet by MoneySharp Credit Counseling Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: January 31, 2025 By: /s/Jalicia Morales

Name: Jalicia Morales

Title: Counselor